
From: Marci Shaw [mailto:Marci.Shaw@tetonbanks.com]

Sent: Tuesday, March 10, 2009 10:35 AM

To: Comments

Subject: Assessments, RIN 3064-AD35

I am writing on behalf of The First National Bank of Fairfield, MT and The Citizens State Bank of Choteau, MT. My family has owned these banks for four generations. We have always had conservative lending and investment practices and worked hard to protect our depositors' money.

It is unfair to force assessments on us and banks like us in order to bail out the few "too large to fail" banks who didn't practice prudently. Banks like us did not create the problem; now we are being forced to provide two bailouts! Our tax dollars are being used to bail out our competitors AND our FDIC assessments are being increased to do the same thing. Bad behavior is being rewarded and good behavior is being punished. Quite the opposite of what I am trying to teach my eight year old son.

Thank you for your time and I urge you to reconsider punishing performing banks to save our competitors.

Sincerely,

Marci Johnson Shaw

AVP

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